

**Trinity University, Lagos**  
**Matriculation Ceremony Lecture**  
**Delivered by Ademola Adebise**  
**On Friday April 19 at 10 a.m**

**Title: Empowered Living: Unlocking Your Potentials**

Protocols:

The Chancellor , Dr Samuel Adedoyin

The Chairman, Board of Trustees of Trinity University

The Pro-Chancellor & Chairman of the Governing Council

The Members of the Governing Council

The Vice-Chancellor

The Registrar

Principal Officers of the University

Members of Senate

Members of Staff

Members of Students Representative Council

Matriculating Students

Dear Parents

Gentlemen of the Press

Ladies & Gentlemen

It is my great honour to stand before you today as we celebrate this significant milestone for the University and the new Students. I want to thank the Management of Trinity University under the leadership of Prof Olusegun Kolawole for extending this invitation to me. A special

recognition to the matriculants; the reason we are all gathered here today. I am deeply honoured to share this moment with you.

As I look out at this sea of eager faces, I am reminded of my journey that began over 38 years ago when I sat in the main auditorium at the University of Lagos, Akoka. University life is an incredible journey. I was filled with a mixture of excitement, anticipation, and a touch of nervousness. Little did I know then that the decisions I made and the lessons learnt as an undergraduate would shape my life and career. As you embark on this transformative journey, I want to share some insights and lessons I've gleaned from my own experiences - lessons that have guided me from being a tech enthusiast and rising to the top of the oldest surviving indigenous bank in Nigeria.

Today, I stand before you as someone who has had the privilege of 33 years banking experience and retired recently as the MD/CEO of Wema Bank Plc. However, my journey to the top was not without its challenges and setbacks. Reflecting on my trajectory of life, I recently published my memoir to share my experience to inspire the youths and the young aspiring leaders like you. This morning, I will be sharing nuggets from the book as we discuss the principles of "Empowered living: Unlocking your potentials". I believe these principles will assist you in navigating the next 4 years on this campus and beyond.

Empowered living involves embracing the journey of self-discovery, pursuing continuous learning and growth, thereby unlocking one's full potential. It encompasses self-awareness, self-development, and resilience, which are the pillars upon which one can build a strong foundation for one's future.

**Self-Awareness + Self-Development + Resilience = Empowered Living<sup>1</sup>**

Self-awareness is the first step on this journey. It involves recognizing and acknowledging your strengths and weaknesses while being guided by your core beliefs and values. You need take

---

<sup>1</sup> Adapted from Empowered Living: Navigate the Journey of Purpose, Vision, and Success; by Lina Jasaite

some time to understand your unique abilities and qualities, as they will serve as your compass throughout your academic journey and beyond. Values are principles or standards of behaviour while beliefs are our assumptions about the world, our life experiences, spiritual learnings and culture.

When I was a student, I had the privilege of being mentored by the late Professor Adetokunbo Sofoluwe, the former Vice-Chancellor of the University of Lagos and a lecturer at the Department of Computer Science. He was a kind, humane, and likable man, and a favourite among the students. On the day our final results were released, I faced a moment of great disappointment. Despite my hard work, I had dropped from a First Class grade to a Second Class Upper grade. It was a terrible day in my life, and I felt devastated.

Professor Sofoluwe invited me into his office to empathize and encourage me. His words that day have stayed with me ever since. He said, "Demola, relax! I know you are a first-class material. This should be a challenge to you as you go out there into the industry. Go and prove that you are indeed a first-class material by getting to the top wherever you find yourself. Go and show them your worth."

His words of wisdom on a day of disappointment transformed my perspective and ignited a fire within me to strive for excellence. I realized that true excellence resides within us, and it is our actions and the impact we create that truly matter. This lesson in self-awareness was crucial in shaping my perspective and driving me to strive for excellence in all that I did.

On Self-development, you must constantly strive to develop your skills especially in areas that you are deficient in. To achieve this, you must set goals. Goal setting is a critical aspect of self-development. It provides clear targets for growth and empowers you to actively pursue and achieve your aspirations. Set SMART goals – Specific, Measurable, Achievable, Relevant, and Time-bound<sup>2</sup>. These goals will keep you focused and motivated, ensuring that you are actively engaged in your own development.

---

<sup>2</sup> Adapted from the SMART Goals Framework by George T. Doran

When setting your goals, be specific about what you want to achieve, why it is important to you, and how you plan to achieve it. Another formula for you to note is:

### **Goal Validation = 5 Ws + 1 H**

Use the **5 Ws (What, Why, When, Where, Who) and 1H (How)** framework to deeply examine your goals. For example, if your goal is to graduate with first-class honors, ask yourself: What do I need to do to achieve this? Why is this important to me? When do I plan to achieve this? Where can I find the resources to help me? Who can support me on this journey? And most importantly, How will I make this happen?

Ensure that your goals are measurable to track your progress and determine your achievements. Set goals that are realistic and achievable within your capabilities and resources. Your goals should not be too easy or too difficult to achieve. The right balance is key. Ensure that your goals are aligned with your values, beliefs, interests, and long-term aspirations. Assign a start and end date to your goals. This will create a sense of urgency and motivate you to achieve them. Create progress markers across the set time frame to enable you to measure progress.

Incorporating practical self-development tips into your daily life can empower you to realize your full potential. Embrace lifelong learning by attending workshops, seminars, and reading books beyond your curriculum. Develop both technical and soft skills, such as communication, time management, problem-solving, and emotional intelligence. Step outside your comfort zone and embrace challenges that come your way, as they foster personal growth.

What got you here will not take you to your next milestone. Some of you have come here with reputations for being the best in your previous schools. I announce to you that the counter has been reset to zero. The demands on you will be much tougher. Also, you will be meeting a diverse group of people with different backgrounds, different capabilities, and talents. Be open-minded, respectful, and embrace the spirit of collaboration and constructive competition.

Resilience is the last key variable of empowered living. It is the ability to bounce back from adversity, adapt to change, and thrive in the face of challenges. Build your resilience through adaptability, flexibility, and optimism. Maintain a positive outlook, focus on solutions rather than dwelling on problems, and have faith in your ability to overcome obstacles.

Throughout my career, I faced numerous challenges that tested my resilience. When I joined Wema Bank as part of the turnaround team, we were confronted with concerns about capital adequacy and intense competition from larger, more established banks. It was a difficult time, but we remained focused on our goals and adapted our strategies to navigate the challenges. Our resilience paid off, and we were able to transform the bank and position it for success.

As you navigate your academic journey, you may encounter limiting beliefs that hold you back. Challenge and reframe these beliefs. Instead of thinking, "I'm not good enough," embrace the belief that you are capable, with unique strengths and qualities that contribute value to the world. Replace thoughts of "It's impossible to succeed" with "I can achieve my goals with perseverance and hard work."

Seek out mentors who can guide you through different seasons of your life. Their wisdom and guidance will be invaluable in shaping your path. I have been fortunate to have remarkable mentors at different stages of my career, from my Father to Professor Sofoluwe at the University of Lagos to Mr. Odunayo Olagundoye at Chartered Bank and National Bank, Mrs. Omobola Johnson at Accenture, and Mr. Segun Oloketuyi at Wema Bank. Each of them provided unique insights and support that helped me grow both personally and professionally.

Remember, no man is an island. Don't hesitate to ask for help when you need it. Collaborate with your peers, engage with your professors, and build meaningful relationships. The connections you make here will last a lifetime. Some of the people you meet may go on to become lifelong friends, colleagues, or even co-founders in your future endeavours.

As you strive for academic excellence, remember to maintain a balanced life. Invest in your personal relationships, prioritize self-care, and find time for exercising and activities that bring

you joy. Your education is not just about acquiring knowledge; it's about holistic growth and development. I am blessed with a wife who has been a pillar of support throughout my career. Her understanding and encouragement have been invaluable in helping me maintain a balanced perspective and navigate leadership challenges.

In your pursuit of success, you must be willing to take calculated risks. Not everyone will understand your decisions, and that's okay. Trust your instincts and have the courage to seize opportunities, even if they seem unconventional. When I made the decision to join Wema Bank as part of the turnaround team, many people questioned my choice. But I believed in the vision and the potential for impact, and I was willing to take the risk. That decision ultimately led to some of the most rewarding experiences of my career.

Innovation is another key to staying ahead in today's rapidly evolving world. During my tenure at Wema Bank, we identified a gap in the market for a digital bank catering to the needs of younger people. We collaborated with third parties to drive development and execution of ALAT, Nigeria's first fully digital bank. This changed the banking landscape paving way for the booming Fintech Industry in the Nigeria today. The initiative won 20 industry awards in two years and changed the perception of the bank. Embrace innovation and think creatively to solve problems and create value.

Adopting a growth and change mindset is essential for personal and professional development. Commit to a life of continuous learning, as it will prepare you for new challenges and opportunities. This mindset allowed me to pivot from InfoTech into finance roles, eventually becoming a CFO, and prepared me for executive and leadership positions.

As you embark on this transformative journey, remember that academic excellence, while important, is just one facet of success. Through my experiences in consulting and banking, I have come to appreciate the multifaceted nature of success. Intellectual intelligence may be crucial in cerebral professions, but emotional intelligence and social intelligence are equally vital. These facets, which go beyond academic prowess, are self-taught and cultivated from within. They form the bedrock of holistic achievement.

As you embark on this transformative journey, embrace the principles of empowered living. Chase excellence, set goals, develop resilience, challenge limiting beliefs, and stay committed to personal growth. Trust in God's guidance and let your passion fuel your purpose.

Your matriculation marks the beginning of a new chapter filled with endless possibilities. Embrace the challenges, seize the opportunities, and make the most of this incredible journey. Remember, your potential is limitless, and your success lies in the impact you make and the lives you touch.

As you embark on this transformative journey, Stay focused. The world today is full of distractions – physical and virtual. Many of these distractions will become amplified during your time here. You will need to be very deliberate about how you spend your time each day. It is a marathon, not a sprint, so it is important that you pay constant attention to this.

Finally, I want to emphasise the importance of staying close to God. Avoid the temptation to take shortcuts or to cheat. You might get away with it, but it always catches up with you in the end. There is nothing you will encounter over the next few years that is new under the sun. Always remind yourself that many have gone before you and have not just survived but thrived. Let God guide your significant decisions. There has always been a divine presence guiding my life, and I believe that God works things out for our good, not because of our uniqueness, but because of His benevolence and grace.

In addition to the nuggets already shared, I want to leave you with these two inspiring quotes to remember as you embark on this journey:

"You were born to win, but to be a winner, you must plan to win, prepare to win, and expect to win." - Zig Ziglar

"To begin to think with purpose, is to enter the ranks of those strong ones who only recognize failure as one of the pathways to attainment." - James Allen

Once again, congratulations on your matriculation, and welcome to this remarkable community of scholars and leaders. I wish you all the best in your academic and personal pursuits.

Thank you, and may your journey be filled with joy, growth, and endless possibilities.

God bless you

Ademola Adebise